

Information to identify the case:

Debtor 1: Jerry B. Posey Social Security number or ITIN: xxx-xx-4868
First Name Middle Name Last Name EIN: --
Debtor 2: Social Security number or ITIN:
(Spouse, if filing) First Name Middle Name Last Name EIN: --
United States Bankruptcy Court: Northern District of Illinois Date case filed for chapter: 7 12/16/23
Case number: 23-16847

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jerry B. Posey	
2. All other names used in the last 8 years		
3. Address	7347 Woodward Ave Apt 312 Woodridge, IL 60517	
4. Debtor's attorney Name and address	Vaughn A White Vw Law LLC 1755 Park St Suite 200 Naperville, IL 60563	Contact phone 312-888-0131 Email: vaughn@vaughnwhite.com
5. Bankruptcy trustee Name and address	Frank J Kokoszka Kokoszka & Janczur, P.C. 19 South LaSalle Suite 1201 Chicago, IL 60603-1419	Contact phone 312-443-9600 Email: trustee@k-jlaw.com

For more information, see page 2 >

Debtor **Jerry B. Posey**

Case number **23-16847**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 12/18/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 16, 2024 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 682 668 2897, and Passcode 9254024265, OR call 1-872-201-1823 For additional meeting information, go to www.justice.gov/ust/moc .
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 3/18/24 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Jerry B. Posey
Debtor

Case No. 23-16847-JSB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: Dec 18, 2023

Form ID: 309A

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2023:

Recip ID	Recipient Name and Address
db	+ Jerry B. Posey, 7347 Woodward Ave, Apt 312, Woodridge, IL 60517-2553
30548872	+ Morgan Properties, 7499 Woodward Ave, Woodridge, IL 60517-2613
30548876	+ The Cuforall, 1811 Eastland Dr, Bloomington, IL 61704-3530

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: vaughn@vaughnwhite.com	Dec 18 2023 22:52:00	Vaughn A White, Vw Law LLC, 1755 Park St, Suite 200, Naperville, IL 60563
tr	Email/Text: frank.kokoszka@txitrustee.com	Dec 18 2023 22:52:00	Frank J Kokoszka, Kokoszka & Janczur, P.C., 19 South LaSalle, Suite 1201, Chicago, IL 60603-1419
30548863	+ Email/PDF: bncnotices@becket-lee.com	Dec 18 2023 23:07:10	Amex, American Express, PO Box 981540, El Paso, TX 79998-1540
30548864	+ Email/Text: bk@avant.com	Dec 18 2023 22:53:00	Avant, Web Bank, 222 N La Salle St, Chicago, IL 60601-1003
30548865	+ EDI: CAPITALONE.COM	Dec 19 2023 03:37:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
30548866	+ EDI: CITICORP	Dec 19 2023 03:37:00	Citibank, PO Box 790040, Saint Louis, MO 63179-0040
30548867	+ EDI: WFNNB.COM	Dec 19 2023 03:37:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
30548868	+ Email/PDF: creditonebknofications@resurgent.com	Dec 18 2023 23:06:33	Credit One Bank, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
30548871	Email/Text: ml-ebn@missionlane.com	Dec 18 2023 22:52:00	Mission Lane LLC, PO Box 105286, PO Box 105286, Atlanta, GA 30348
30548869	+ Email/Text: bankruptcy@marinerfinance.com	Dec 18 2023 22:52:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
30548873	+ Email/Text: bankruptcy@regionalmanagement.com	Dec 18 2023 22:52:00	Regional Finance, 979 Batesville Road, Greer, SC 29651-6819
30548875	+ EDI: SYNC	Dec 19 2023 03:37:00	Syncb, ccdstr, PO Box 965060, Orlando, FL 32896-5060
30548874	+ EDI: SYNC	Dec 19 2023 03:37:00	Syncb, Car Care Jiffy Lube, PO Box 965060, Orlando, FL 32896-5060
30548877	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 18 2023 22:52:00	Toyota Financial Services, PO Box 259001, Plano, TX 75025-9001
30548878	Email/Text: bknotice@upgrade.com	Dec 18 2023 22:52:00	Upgrade, Inc., 275 Battery St, San Francisco, CA 94111

District/off: 0752-1

User: admin

Page 2 of 2

Date Rcvd: Dec 18, 2023

Form ID: 309A

Total Noticed: 19

30548879 + Email/Text: ebankruptcy@woodforest.com

Dec 18 2023 22:53:00

Woodforest National Bank, PO Box 7889, Spring,
TX 77387-7889

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30548870		Mercury, Fbt, PO Box 84064

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2023 at the address(es) listed below:

Name	Email Address
Frank J Kokoszka	trustee@k-jlaw.com ecf.alert+kokoszka@titlexi.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Vaughn A White	on behalf of Debtor 1 Jerry B. Posey vaughn@vaughnwhite.com vaughn@vaughnwhite.com;paralegal@vaughnwhite.com;VWLAWLLC@jubilee bk.net

TOTAL: 3